

RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

Re: BRENDA GILBERT
156 STRAIGHT STREET
PATERSON, NJ 07501

Atty: RUSSELL L LOW ESQ
LOW & LOW ESQS
505 MAIN STREET, SUITE 304
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024
Chapter 13 Case # 20-20419**

RECEIPTS AS OF 01/01/2024

(Please Read Across)

| Date | Amount | Source Document No. | Date | Amount | Source Document No. |
|--|------------|---------------------|------------|------------|---------------------|
| 10/13/2020 | \$2,086.03 | | 11/16/2020 | \$2,086.03 | |
| 12/11/2020 | \$2,086.03 | | 01/11/2021 | \$2,086.03 | |
| 02/12/2021 | \$2,086.03 | | 03/12/2021 | \$2,086.03 | |
| 04/06/2021 | \$785.00 | 27194365585 | 05/18/2021 | \$785.00 | 27194388017 |
| 06/15/2021 | \$785.00 | 27318762494 | 07/20/2021 | \$785.00 | 2740851347 |
| 08/17/2021 | \$785.00 | 27678758668 | 09/14/2021 | \$785.00 | 27408984243 |
| 10/21/2021 | \$785.00 | 27800857563 | 11/12/2021 | \$785.00 | 27828300497 |
| 12/23/2021 | \$785.00 | 27825512490 | 01/19/2022 | \$850.00 | 27601345078 |
| 02/23/2022 | \$870.00 | 27828457615 | 03/22/2022 | \$870.00 | 27830630215 |
| 04/13/2022 | \$920.00 | 1830598506 | 05/04/2022 | \$960.00 | 28194405142 |
| 06/28/2022 | \$870.00 | 28194424852 | 08/09/2022 | \$870.00 | 28194467613 |
| 09/08/2022 | \$870.00 | 28194454901 | 10/18/2022 | \$870.00 | 27950239462 |
| 11/08/2022 | \$870.00 | 109066713195 | 12/13/2022 | \$870.00 | 28381446865 |
| 01/10/2023 | \$644.00 | 27890188301 | 02/08/2023 | \$646.00 | 28445288398 |
| 03/14/2023 | \$645.00 | 28445295778 | 04/05/2023 | \$645.00 | 28431534284 |
| 05/16/2023 | \$645.00 | 28431560474 | 06/21/2023 | \$720.00 | 28643669842 |
| 08/01/2023 | \$720.00 | 28676643974 | 08/15/2023 | \$714.00 | 28612347243 |
| 09/21/2023 | \$714.00 | 28969964370 | 11/13/2023 | \$720.00 | 29067792208 |
| 11/21/2023 | \$714.00 | 29068234424 | | | |
| Total Receipts: \$36,798.18 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$36,798.18 | | | | | |

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024

(Please Read Across)

| Claimant Name | Date | Amount | Check # | Date | Amount | Check # |
|--------------------------------------|------------|------------|---------|------------|----------|---------|
| AMERICREDIT FINANCIAL SERVICES, INC. | 05/17/2021 | \$1,063.27 | 870,303 | 06/21/2021 | \$298.98 | 872,105 |
| | 07/19/2021 | \$298.99 | 873,912 | 08/16/2021 | \$298.98 | 875,593 |
| | 09/20/2021 | \$298.98 | 877,322 | 03/14/2022 | \$337.99 | 887,501 |
| | 04/18/2022 | \$341.77 | 889,199 | 05/16/2022 | \$361.29 | 890,912 |
| | 06/20/2022 | \$375.02 | 892,596 | 07/18/2022 | \$339.86 | 894,325 |
| | | | | | | |

Chapter 13 Case # 20-20419

| Claimant Name | Date | Amount | Check # | | Date | Amount | Check # |
|---------------------------------|------------|------------|-----------|--|------------|----------|-----------|
| | 09/19/2022 | \$339.86 | 897,492 | | 05/15/2023 | \$69.42 | 910,136 |
| | 09/18/2023 | \$493.80 | 916,127 | | 10/16/2023 | \$270.09 | 917,621 |
| AT&T MOBILITY II LLC | | | | | | | |
| | 05/17/2021 | \$437.29 | 870,321 | | 06/21/2021 | \$122.96 | 872,121 |
| | 07/19/2021 | \$122.96 | 873,927 | | 08/16/2021 | \$122.97 | 875,611 |
| | 09/20/2021 | \$122.96 | 877,338 | | 03/14/2022 | \$139.00 | 887,516 |
| | 04/18/2022 | \$140.56 | 889,215 | | 05/16/2022 | \$148.58 | 890,928 |
| | 06/20/2022 | \$154.23 | 892,611 | | 07/18/2022 | \$139.78 | 894,343 |
| | 09/19/2022 | \$139.78 | 897,508 | | 05/15/2023 | \$28.55 | 910,148 |
| | 09/18/2023 | \$203.08 | 916,139 | | 10/16/2023 | \$111.08 | 917,634 |
| CAREPOINT HEALTH PHYSICAN CHMG | | | | | | | |
| | 05/17/2021 | \$37.13 | 869,812 | | 05/17/2021 | \$13.47 | 869,812 |
| | 06/21/2021 | \$10.44 | 871,573 | | 07/19/2021 | \$10.44 | 873,431 |
| | 07/19/2021 | \$7.58 | 873,431 | | 08/16/2021 | \$10.44 | 875,121 |
| | 09/20/2021 | \$10.44 | 876,839 | | 09/20/2021 | \$7.58 | 876,839 |
| | 03/14/2022 | \$11.80 | 887,044 | | 04/18/2022 | \$11.94 | 888,698 |
| | 05/16/2022 | \$12.62 | 890,469 | | 05/16/2022 | \$5.39 | 890,469 |
| | 06/20/2022 | \$13.10 | 892,122 | | 06/20/2022 | \$5.59 | 892,122 |
| | 07/18/2022 | \$11.87 | 893,885 | | 07/18/2022 | \$5.07 | 893,885 |
| | 09/19/2022 | \$11.87 | 897,024 | | 09/19/2022 | \$5.07 | 897,024 |
| | 09/18/2023 | \$7.58 | 915,719 | | 09/18/2023 | \$17.75 | 915,719 |
| | 10/16/2023 | \$9.71 | 917,238 | | | | |
| QUANTUM3 GROUP LLC | | | | | | | |
| | 05/17/2021 | \$156.67 | 870,235 | | 06/21/2021 | \$44.05 | 872,022 |
| | 07/19/2021 | \$44.05 | 873,830 | | 08/16/2021 | \$44.06 | 875,516 |
| | 09/20/2021 | \$44.05 | 877,239 | | 03/14/2022 | \$49.80 | 887,405 |
| | 04/18/2022 | \$50.36 | 889,084 | | 05/16/2022 | \$53.23 | 890,810 |
| | 06/20/2022 | \$55.26 | 892,475 | | 07/18/2022 | \$50.08 | 894,214 |
| | 09/19/2022 | \$50.08 | 897,371 | | 05/15/2023 | \$10.23 | 8,003,479 |
| | 09/18/2023 | \$72.76 | 8,003,703 | | 10/16/2023 | \$39.80 | 8,003,772 |
| REDI DIAGNOSTICS CORP | | | | | | | |
| | 05/17/2021 | \$759.99 | 870,067 | | 06/21/2021 | \$213.70 | 871,842 |
| | 07/19/2021 | \$213.71 | 873,670 | | 08/16/2021 | \$213.71 | 875,357 |
| | 09/20/2021 | \$213.70 | 877,072 | | 03/14/2022 | \$241.58 | 887,250 |
| | 04/18/2022 | \$244.28 | 888,915 | | 05/16/2022 | \$258.24 | 890,657 |
| | 06/20/2022 | \$268.05 | 892,323 | | 07/18/2022 | \$242.92 | 894,072 |
| | 09/19/2022 | \$242.92 | 897,218 | | 05/15/2023 | \$49.62 | 909,859 |
| REDI DIAGNOSTICS CORP. | | | | | | | |
| | 09/18/2023 | \$352.95 | 916,686 | | 10/16/2023 | \$193.05 | 918,143 |
| SANTANDER CONSUMER USA | | | | | | | |
| | 05/17/2021 | \$20.00 | 870,949 | | 10/18/2021 | \$737.83 | 879,736 |
| | 11/17/2021 | \$745.73 | 881,433 | | 12/13/2021 | \$745.73 | 883,069 |
| | 01/10/2022 | \$745.71 | 884,717 | | | | |
| SYNCHRONY BANK | | | | | | | |
| | 05/17/2021 | \$156.35 | 869,850 | | 06/21/2021 | \$43.97 | 871,610 |
| | 07/19/2021 | \$43.97 | 873,467 | | 08/16/2021 | \$43.96 | 875,151 |
| | 09/20/2021 | \$43.96 | 876,871 | | 03/14/2022 | \$49.70 | 887,070 |
| | 04/18/2022 | \$50.26 | 888,725 | | 05/16/2022 | \$53.13 | 890,490 |
| | 06/20/2022 | \$55.15 | 892,147 | | 07/18/2022 | \$49.98 | 893,908 |
| | 09/19/2022 | \$49.98 | 897,046 | | 05/15/2023 | \$10.21 | 909,749 |
| | 09/18/2023 | \$72.61 | 915,738 | | 10/16/2023 | \$39.72 | 917,254 |
| WILMINGTON SAVINGS FUND SOCIETY | | | | | | | |
| | 05/17/2021 | \$5,909.44 | 871,401 | | 10/17/2022 | \$839.55 | 900,166 |
| | 11/14/2022 | \$822.15 | 901,740 | | 12/12/2022 | \$822.15 | 903,258 |
| | 01/09/2023 | \$822.15 | 904,752 | | 02/13/2023 | \$608.58 | 906,344 |
| | 03/13/2023 | \$610.47 | 907,915 | | 04/17/2023 | \$609.52 | 909,577 |
| | 05/15/2023 | \$438.03 | 911,063 | | 07/17/2023 | \$79.74 | 914,100 |
| | 09/18/2023 | \$120.26 | 917,101 | | | | |

Chapter 13 Case # 20-20419

CLAIMS AND DISTRIBUTIONS

| Claim # | Claimant Name | Class | Allowed Claim | Percent to be Paid | Paid | Unpaid Balance * |
|---------|-------------------------------------|-----------------|---------------|--------------------|----------|------------------|
| TTE | TRUSTEE COMPENSATION | ADMIN | | | 2,310.03 | TBD |
| ATTY | ATTORNEY (S) FEES | ADMIN | 5,750.00 | 100.00% | 5,750.00 | 0.00 |
| COURT | CLERK OF COURT | ADMIN | 0.00 | 100.00% | 0.00 | 0.00 |
| 0001 | AFFIRM, INC. | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0002 | BAYVIEW FINANCIAL LOAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0003 | CAPITAL ONE | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0004 | CITIFINANCIAL | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0005 | COMENITYBANK/NEW YORK | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0006 | CREDIT ACCEPTANCE | VEHICLE SECURE | 0.00 | 100.00% | 0.00 | 0.00 |
| 0007 | CREDIT ONE BANK | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0008 | DEPT OF EDU/NELNET | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0009 | WILMINGTON SAVINGS FUND SOCIETY | MORTGAGE ARRI | 5,909.44 | 100.00% | 5,909.44 | 0.00 |
| 0010 | GENESIS BANKCARD SERVICES | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0011 | HIGHER EDUCATION STUDENT ASSISTAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0013 | REDI DIAGNOSTICS CORP. | UNSECURED | 4,851.00 | 100.00% | 3,708.42 | 1,142.58 |
| 0015 | SANTANDER CONSUMER USA | VEHICLE SECURE | 20.00 | 100.00% | 20.00 | 0.00 |
| 0017 | SYNCHRONY BANK | UNSECURED | 998.00 | 100.00% | 762.95 | 235.05 |
| 0018 | TLF REO LLC | SECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0022 | AFFIRM, INC. | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0023 | AMERICREDIT FINANCIAL SERVICES, INC | UNSECURED | 6,786.83 | 100.00% | 5,188.30 | 1,598.53 |
| 0024 | AT&T MOBILITY II LLC | UNSECURED | 2,791.20 | 100.00% | 2,133.78 | 657.42 |
| 0025 | QUANTUM3 GROUP LLC | UNSECURED | 1,000.00 | 100.00% | 764.48 | 235.52 |
| 0026 | CAREPOINT HEALTH PHYSICAN CHMG | UNSECURED | 237.00 | 100.00% | 179.55 | 57.45 |
| 0027 | CAREPOINT HEALTH PHYSICAN CHMG | UNSECURED | 86.00 | 100.00% | 57.33 | 28.67 |
| 0028 | HIGHER EDUCATION STUDENT ASSISTAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0029 | HIGHER EDUCATION STUDENT ASSISTAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0030 | HIGHER EDUCATION STUDENT ASSISTAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0031 | HIGHER EDUCATION STUDENT ASSISTAN | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0032 | NELNET | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0033 | NELNET | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0034 | NELNET | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0035 | SALUTE CARDS | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0036 | SYNCB/DUMP | UNSECURED | 0.00 | 100.00% | 0.00 | 0.00 |
| 0037 | SANTANDER CONSUMER USA | UNSECURED | 2,975.00 | 100.00% | 2,975.00 | 0.00 |
| 0038 | WILMINGTON SAVINGS FUND SOCIETY | (NEW) MTG Agree | 5,772.60 | 100.00% | 5,772.60 | 0.00 |
| 0039 | UNITED STATES TREASURY/IRS | PRIORITY | 8,820.35 | 100.00% | 0.00 | 8,820.35 |
| 0040 | UNITED STATES TREASURY/IRS | UNSECURED | 8,789.18 | 100.00% | 0.00 | 8,789.18 |

Total Paid: \$35,531.88

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$36,798.18 - Paid to Claims: \$27,471.85 - Admin Costs Paid: \$8,060.03 = Funds on Hand: \$1,980.30

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.